# UNITED STATES DISTRICT COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION

Nathan Becker,	Case No.
Plaintiff,	
v.	COMPLAINT
Client Services, Inc. c/o Illinois Corporation Service Co.	
801 Adlai Stevenson Drive	
Springfield, IL 62703	
-	<b>Jury Demand Requested</b>
Defendant.	

## **JURISDICTION AND VENUE**

- 1- This court has jurisdiction pursuant to 28 U.S.C. §§1331, 1337, 1367; and 15 U.S.C. §1692k(d).
- 2- Venue is proper because a substantial part of the events giving rise to this claim occurred in this District.

## **PARTIES**

- 3- Plaintiff is a resident of the State of Illinois.
- 4- Plaintiff is a "consumer" as defined in the Fair Debt Collection Practices Act, 15 USC 1692 et seq. ("FDCPA").
- 5- Plaintiff incurred a "Debt" as defined in the FDCPA.
- 6- Defendant is a company with its principal office in the State of Missouri.
- 7- Defendant acquired the Debt after it was in default.
- 8- Defendant regularly attempts to collects, or attempts to collect, debts that it acquired after the same were in default.

- 9- Defendant uses instruments of interstate commerce for its principal purpose of business, which is the collection of debts.
- 10- At all times relevant, Defendant was a "debt collector" as defined in the FDCPA.

# **FACTS COMMON TO ALL COUNTS**

- 11- On or around July 29, 2022, Plaintiff's attorneys sent a letter to Defendant notifying Defendant of Plaintiff's representation.
- 12- Despite being notified of Plaintiff's representation, Defendant communicated with Plaintiff at least one (1) time thereafter.
- 13-By communicating with Plaintiff after being notified of their attorney representation,

  Defendant violated the FDCPA.
- 14- Defendant actions, directly and proximately, caused undue stress and anxiety for Plaintiff; thereby damaging Plaintiff.

### **COUNT I**

- 15-Plaintiff incorporates all the allegations and statements made above as if reiterated herein.
- 16-Defendant violated 15 USC § 1692c(a)(2) by communicating with a consumer after having notice of attorney representation.

## **COUNT II**

- 17-Plaintiff incorporates all the allegations and statements made above as if reiterated herein.
- 18-Defendant violated 15 USC § 1692e by engaging in false, deceptive, or misleading methods to collect a debt.

#### **COUNT III**

19-Plaintiff incorporates all the allegations and statements made above as if reiterated herein.

20-Defendant violated 15 USC § 1692f by engaging in unfair and/or unconscionable means to collect, or attempt to collect, the Debt.

# **JURY DEMAND**

21- Plaintiff demands a trial by jury.

#### **PRAYER FOR RELIEF**

- 22-Plaintiff prays for the following relief:
  - a. Judgment against Defendant for Plaintiff's actual damages, as determined at trial, suffered as a direct and proximate result Defendant's violations of the Fair Debt Collection Practices Act, pursuant to 15 U.S.C. §1692k(a)(1);
  - b. Judgment against Defendant for \$1,000 in statutory damages for Defendant's violations of the Fair Debt Collection Practices Act, pursuant to 15 U.S.C. §1692k(a)(2)(A);
  - c. Judgment against Defendant for Plaintiff's reasonable attorneys' fees and costs incurred in this action, pursuant to 15 U.S.C. §1692k(a)(3); and
  - d. Any other legal and/or equitable relief as the Court deems appropriate.

#### RESPECTFULLY SUBMITTED,

The Litigation Practice Group

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